

Form B9A (Chapter 7 Individual or Joint Debtor No Asset Case)

Case Number **09-40465**

UNITED STATES BANKRUPTCY COURT
District of South Dakota

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/17/09 .

You may be a creditor of the debtor(s). **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or online using CM/ECF (contact the clerk's office for more information regarding CM/ECF). NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Debtor(s):

Monique Renee Wall
fka Monique Renee Wood
27282 Sequoia Avenue
Tea, SD 57064

Case Number:

09-40465

Social Security/Taxpayer ID Numbers:

xxx-xx-5891

Attorney for Debtor(s):

Clair R. Gerry
Gerry & Kulm Ask, Prof LLC
PO Box 966
Sioux Falls, SD 57101-0966
Telephone number: (605) 336-6400

Bankruptcy Trustee:

Lee Ann Pierce
Trustee
PO Box 524
Brookings, SD 57006
Telephone number: 605-692-9415

Meeting of Creditors:

Date: **July 17, 2009**Time: **02:30 PM**Location: **Suite 300, 314 S. Main Ave., Sioux Falls, SD 57104**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

To File a Complaint Objecting to Discharge of Debtor(s) or to Determine Dischargeability of Certain Debts:
9/15/09

To Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor(s) and the property of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult an attorney to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

400 S. Phillips Ave., Room 104
Sioux Falls, SD 57104-6851
Telephone number: 605-357-2400
www.sdb.uscourts.gov

For the Court:

Frederick M. Entwistle
Clerk of the Bankruptcy Court

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 6/17/09

SEE OTHER SIDE FOR IMPORTANT EXPLANATIONS.

EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor(s) by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor(s); repossessing property of the debtor(s); starting or continuing lawsuits or foreclosures; and garnishing or deducting from wages of the debtor(s). Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor(s) can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor(s) may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for doing so. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor(s) is (are) seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor(s). If you believe the debtor(s) is (are) not entitled to receive a discharge under Bankruptcy Code § 727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of Debtor(s) <i>or</i> to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that deadline.
Exempt Property	The debtor(s) is (are) permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor(s) must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe an exemption claimed by the debtor(s) is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's(s') property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. You may also review them online, using CM/ECF (contact the clerk's office for more information regarding CM/ECF).
Foreign Creditors	Consult an attorney familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Debtor Identification	Important notice to individual debtors: All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in the dismissal of your case.

— Refer to Other Side for Important Deadlines and Notices —

CERTIFICATE OF NOTICEDistrict/off: 0869-4
Case: 09-40465User: mnels
Form ID: b9aPage 1 of 2
Total Noticed: 48

Date Rcvd: Jun 17, 2009

The following entities were noticed by first class mail on Jun 19, 2009.

db +Monique Renee Wall, 27282 Sequoia Avenue, Tea, SD 57064-8105
 aty Clair R. Gerry, Gerry & Kulm Ask, Prof LLC, PO Box 966, Sioux Falls, SD 57101-0966
 tr +Lee Ann Pierce, Trustee, PO Box 524, Brookings, SD 57006-0524
 ust Bruce J. Gering, 314 South Main Avenue, Suite 303, Sioux Falls, SD 57104-6462
 937622 +ARI, PO Box 34519, Omaha, NE 68134-0519
 937618 +Account Solutions Group LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
 937619 +Accounts Mgt. Inc. (AMI), PO Box 1843, Sioux Falls, SD 57101-1843
 937620 +Ace Ready Mix, 2001 N. Bahnson Avenue, Sioux Falls, SD 57103-6160
 937621 Action Professional Svcs., PO Box 675, Sioux Falls, SD 57101-0675
 937624 Avera McKennan Hospital, PO Box 5045, Sioux Falls, SD 57117-5045
 937627 +BP, PO Box 9044, Carlsbad, CA 92018
 937628 CAN Surety, PO Box 5077, Sioux Falls, SD 57117-5077
 937629 +Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
 937630 +Concrete Contractors, PO Box 709, Brookings, SD 57006-0709
 937631 +Concrete Materials, PO Box 84140, Sioux Falls, SD 57118-4140
 937632 +Cones Plaza LLC, PO Box 88250, Sioux Falls, SD 57109-8250
 937633 +Construction Products & Consultants Inc., PO Box 84433, Sioux Falls, SD 57118-4433
 937634 +Credit Clearing House, Inc., 925 Westchester Avenue, Suite 101, White Plains, NY 10604-3540
 937635 +Detroit Industrial Tool, 15222 Keswick Street, Van Nuys, CA 91405-1013
 937637 +First Rate Excavate, 1509 East 39th Street North, Sioux Falls, SD 57104-0836
 937638 +First Revenue Assurance, PO Box 1259, Dept 13526, Oaks, PA 19456-1259
 937639 First Savings Bank, PO Box 5076, Sioux Falls, SD 57117-5076
 937640 +Firstsource Advantage, 6341 Inducon Drive East, Sanborn, NY 14132-9016
 937641 George Wood, PO Box 41, Algonquin, IL 60102-0041
 937642 Hauge Associates, PO Box 88610, Sioux Falls, SD 57109-8610
 937644 Lane Bryant, PO Box 182273, Columbus, OH 43218-2273
 937645 +Limoges Construction, 3601 N. Potsdam Ave., Sioux Falls, SD 57104-7032
 937646 McGreevy Clinic Avera, PO Box 90608, Sioux Falls, SD 57109-0608
 937647 National Loan Investors, 3030 NW Expressway, #1313, Oklahoma City, OK 73112-5466
 937648 Northwest Concrete Cutting Corp., PO Box 34519, Omaha, NE 68134-0519
 937649 +P M Steel, 4401 N. Westport Avenue, Sioux Falls, SD 57107-0106
 937650 +Pettengill Concrete & Gravel, 800 N. Boone, Rock Rapids, IA 51246-1138
 937651 +Pfeifer's Implement, 5301 West 12th Street, Sioux Falls, SD 57106-0293
 937652 +Rocklage Insurance Inc., 4305 S. Louise Avenue, #103, Sioux Falls, SD 57106-3115
 937654 +SD Achieve, 4100 S. Western Avenue, Sioux Falls, SD 57105-6620
 937655 +SD Department Of Labor, Unemployment Ins. Divn., 420 S. Roosevelt, Box 4730, Aberdeen, SD 57401-5131
 937653 +Schwartzle Construction, 801 Ryan Drive, Suite A, Tea, SD 57064-8145
 937656 +Sentry Credit Inc., PO Box 12070, Everett, WA 98206-2070
 937657 Sioux Pipe Inc., PO Box 85439, Sioux Falls, SD 57118-5439
 937658 +Thornton Carpets, 27106 Independence Ave., Sioux Falls, SD 57108-8101
 937659 +United Concrete Inc., 27291 Ironworks Road, Harrisburg, SD 57032-8116
 937660 +United Rentals (North America) Inc., Credit Office #213, PO Box 503330, St. Louis, MO 63150-0001
 937661 Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

The following entities were noticed by electronic transmission on Jun 17, 2009.

937623 +EDI: ARROW.COM Jun 17 2009 17:38:00 Arrow Financial Svcs., 5996 West Touhy Ave., Niles, IL 60714-4610
 937625 E-mail/Text: bknotices@bankofthewest.com Bank Of The West, PO Box 8160, Walnut Creek, CA 94596-8160
 937626 +EDI: HFC.COM Jun 17 2009 17:38:00 Beneficial (HSBC), PO Box 4153, Carol Stream, IL 60197-4153
 937636 EDI: HFC.COM Jun 17 2009 17:38:00 Direct Merchants Bank, Cardmember Svc. Center, PO Box 22124, Tulsa, OK 74121-2124
 937643 EDI: HFC.COM Jun 17 2009 17:38:00 HSBC Business Solutions, PO Box 5219, Carol Stream, IL 60197-5219
 937661 EDI: WFFC.COM Jun 17 2009 17:38:00 Wells Fargo Home Mortgage, PO Box 14411, Des Moines, IA 50306-3411

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0869-4
Case: 09-40465

User: mnels
Form ID: b9a

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.